

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	Ryan E. Ross and	:	
	Valerie J. Ross	:	Bankruptcy No. 16-70706-JAD
	Debtors	:	Chapter 13
		:	
		:	
	Ryan E. Ross and	:	Doc. # 65
	Valerie J. Ross	:	
	Movants	:	
		:	
	v.	:	
	S&T Bank	:	
		:	
	Respondent	:	

LOSS MITIGATION ORDER

A ***Motion for Late Entry Into Loss Mitigation*** was filed by Ryan E. Ross and Valerie J. Ross on August 27th, 2018. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 13th day of September, 2018, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtors: Ryan E. Ross and Valerie J. Ross

Creditor: S&T Bank _____

(2) ***During the Loss Mitigation Period***, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$331.27 per month and \$266.49 to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

A handwritten signature in black ink, appearing to be "jsf", is written over a horizontal line.

Jeffery A. Deller
Chief United States Bankruptcy Judge

FILED
9/13/18 10:11 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Ryan E. Ross
Valerie J. Ross
Debtors

Case No. 16-70706-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db/jdb +Ryan E. Ross, Valerie J. Ross, 500 Locust Street, Indiana, PA 15701-3022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

David W. Raphael on behalf of Creditor S&T Bank draphael@grenenbirsic.com,
mcpupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Ryan E. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen on behalf of Joint Debtor Valerie J. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6